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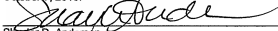
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October 7, 2010

I hereby certify that this correspondence is being deposited with the U.S. Patent and Trademark Office via the e-filing service on October 7, 2010.


Shaylor D. Anderson

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS
Our File No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. An Information Disclosure Statement (2 pages);
2. Form PTO/SB/08b (1 page); and
3. Copy of one (1) cited reference.

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account Number 50-0426.

Respectfully submitted,

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Enclosures